

SERFF Tracking Number:	ZUUG-126865663	State:	Arkansas
Filing Company:	Zurich American Life Insurance Company	State Tracking Number:	47370
Company Tracking Number:	2010-0108		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	Name Change Endorsement		
Project Name/Number:	KI Name Change/		

## Filing at a Glance

Company: Zurich American Life Insurance Company

Product Name: Name Change Endorsement    SERFF Tr Num: ZUUG-126865663    State: Arkansas  
 TOI: L08 Life - Other    SERFF Status: Closed-Approved-    State Tr Num: 47370  
 Closed

Sub-TOI: L08.000 Life - Other    Co Tr Num: 2010-0108    State Status: Approved-Closed  
 Filing Type: Form    Reviewer(s): Linda Bird  
 Author: Ute Luedtke-Ahrens    Disposition Date: 01/04/2011  
 Date Submitted: 11/22/2010    Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: KI Name Change  
 Project Number:  
 Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending  
 Date Approved in Domicile:  
 Domicile Status Comments: The name change was filed and approved in our domiciliary state of Illinois on 08/23/2010.

Explanation for Combination/Other:  
 Submission Type: New Submission  
 Filing Status Changed: 01/04/2011  
 State Status Changed: 01/04/2011  
 Created By: Ute Luedtke-Ahrens  
 Corresponding Filing Tracking Number:  
 Filing Description:

Market Type:  
 Overall Rate Impact:

Deemer Date:  
 Submitted By: Ute Luedtke-Ahrens

Arkansas Department of Insurance  
 1200 West Third Street  
 Little Rock, AR 72202-1904  
 Zurich American Life Insurance Company – NAIC No.90557  
 SERFF Filing No. ZUUG-126865663  
 11/22/2010

Name Change Endorsement

<i>SERFF Tracking Number:</i>	<i>ZUUG-126865663</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Name Change Endorsement</i>		
<i>Project Name/Number:</i>	<i>KI Name Change/</i>		

Dear Commissioner Bradford:

On August 23, 2010, the Illinois Department of Insurance approved Kemper Investors Life Insurance Company's name change to Zurich American Life Insurance Company. On September 20, 2010 we completed the NAIC UCAA Corporate Amendment name change filing to notify all the other states where the company is licensed.

We are submitting for Approval a name change endorsement so that we may notify our existing policy holders as soon as possible. We will use this endorsement for all form filings where we have in force business.

Form number B15850KK will be used for all policy/contract holders with Individual and Group Life and Annuity contracts. All new business will be issued on forms under the new name.

Thank you for your consideration of our filing. Please do not hesitate to contact me should you have any questions.

Sincerely,  
Zurich

Ute Luedtke-Ahrens  
Product Development Consultant

## Company and Contact

### Filing Contact Information

Ute Luedtke-Ahrens, Product Development Consultant	ute.luedtke-ahrens@zurichna.com
7045 College Blvd	913-339-1697 [Phone]
Overland Park, KS 66211	913-664-3611 [FAX]

### Filing Company Information

Zurich American Life Insurance Company	CoCode: 90557	State of Domicile: Illinois
1400 American Lane	Group Code: 212	Company Type: Life and Annuity
Schaumburg, IL 60196	Group Name: Zurich North America	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-3050975	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$70.00
Retaliatory?	Yes
Fee Explanation:	Domiciliary fee is higher than AR fee, therefore, submitting \$70.00 1 x 70 = 70
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Zurich American Life Insurance Company	\$70.00	11/22/2010	42205054

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/04/2011	01/04/2011

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	11/30/2010	11/30/2010	Ute Luedtke-Ahrens	12/22/2010	12/22/2010

<i>SERFF Tracking Number:</i>	<i>ZUUG-126865663</i>	<i>State:</i>	<i>Arkansas</i>
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## Disposition

Disposition Date: 01/04/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>ZUUG-126865663</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Zurich American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47370</i>
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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Cover Letter		Yes
<b>Form (revised)</b>	NAME CHANGE ENDORSEMENT		Yes
<b>Form</b>	NAME CHANGE ENDORSEMENT	Replaced	Yes

*SERFF Tracking Number:*      *ZUUG-126865663*      *State:*      *Arkansas*  
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*Company Tracking Number:*      *2010-0108*  
*TOI:*      *L08 Life - Other*      *Sub-TOI:*      *L08.000 Life - Other*  
*Product Name:*      *Name Change Endorsement*  
*Project Name/Number:*      *KI Name Change/*

## **Objection Letter**

Objection Letter Status      Pending Industry Response  
Objection Letter Date      11/30/2010  
Submitted Date      11/30/2010  
Respond By Date      12/30/2010

Dear Ute Luedtke-Ahrens,

    This will acknowledge receipt of the captioned filing.

### **Objection 1**

Comment: The notice to policyholders must comply with Arkansas Regulation 55s6. Please review the regulation and make the necessary corrections.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

SERFF Tracking Number: ZUUG-126865663 State: Arkansas  
 Filing Company: Zurich American Life Insurance Company State Tracking Number: 47370  
 Company Tracking Number: 2010-0108  
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## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 12/22/2010  
 Submitted Date 12/22/2010

Dear Linda Bird,

### Comments:

Based on the objections received on 11/30/2010 we have revised the Name Change Endorsement for the state of Arkansas.

### Response 1

Comments: The attached endorsement has been revised to comply with Arkansas Regulation 55 s 6. The revision made it necessary to assign a new form number to the Name Change Endorsement for Arkansas. The new form number is ZM-105200MK.

### Related Objection 1

Comment:

The notice to policyholders must comply with Arkansas Regulation 55s6. Please review the regulation and make the necessary corrections.

### Changed Items:

No Supporting Documents changed.

### Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
NAME CHANGE ENDORSEMENT	ZM- 105200M K		Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial			ZM- 10520MK - Endorsement AR KI Name Change



<i>SERFF Tracking Number:</i>	<i>ZUUG-126865663</i>	<i>State:</i>	<i>Arkansas</i>
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(11-30-2010).pdf

**Previous Version**

<i>NAME CHANGE</i>	<i>B15850KK</i>	<i>Policy/Contract/Fraternal Initial</i>	<i>49.300</i>	<i>Endorsement 2010</i>
<i>ENDORSEMENT</i>		<i>Certificate: Amendment, Insert Page, Endorsement or Rider</i>		<i>10 06 KI Name Change (11-02-2010).pdf</i>

No Rate/Rule Schedule items changed.

Thank you for your continued consideration of our filing. Happy Holidays.

Sincerely,  
Ute Luedtke-Ahrens

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## Form Schedule

Lead Form Number: B15850KK

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	ZM-105200MK	Policy/Cont NAME CHANGE ract/Fratern ENDORSEMENT al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			ZM-10520MK - Endorsement AR KI Name Change (11- 30-2010).pdf



## Zurich American Life Insurance Company

1400 American Lane  
Schaumburg, IL 60196  
(877) 301-5376

### NAME CHANGE ENDORSEMENT

This endorsement is part of your life policy or annuity contract, and should be attached thereto. This policy or contract is amended to reflect that Kemper Investors Life Insurance Company, the insurance company that issued your policy or contract, has changed its name to:

#### **Zurich American Life Insurance Company**

This amendment does not change or alter any of the terms or provisions of your policy or contract. **Zurich American Life Insurance Company** will honor all its obligations under the policy or contract.

**ZURICH AMERICAN LIFE INSURANCE COMPANY** has caused this endorsement to be made part of the policy or contract to which it is attached effective as of August 23, 2010.

A handwritten signature in black ink, appearing to read 'David Dietz'.

President

A handwritten signature in black ink, appearing to read 'Ali E. Rifai'.

Secretary

Should you have any questions regarding Zurich American Life Insurance Company's financial condition please contact:

**Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201  
Telephone: (501) 371-2600  
1-800-282-9134**

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Product Name:	Name Change Endorsement		
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## Supporting Document Schedules

		Item Status:	Status
			Date:
<b>Satisfied - Item:</b>	Flesch Certification		
<b>Comments:</b>			
<b>Attachment:</b>			
	Cert_Read_GN.PDF		

Item Status:		Status
		Date:
<b>Satisfied - Item:</b>	Cover Letter	
<b>Comments:</b>		
<b>Attachment:</b>		
	AR_Nmechg_cvr.PDF	

## Certificate of Readability

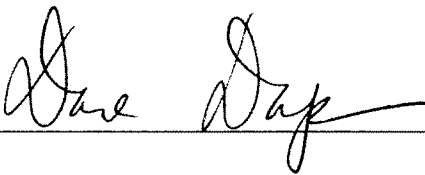
Zurich American Life Insurance Company f/k/a Kemper Investors Life Insurance Company, does hereby certify that the accompanying form identified by the listing below, has the score listed, which was calculated using the Flesch Reading Ease Test and is readable under the standards of said test.

Form

Flesch Score

B15850KK

49.3

Signature:  \_\_\_\_\_  
Dave Dampman, Secretary

Date: 11/10/2010



Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, AR 72202-1904

Your reference    Zurich American Life Insurance Company – NAIC No.90557  
Our reference     SERFF Filing No. ZUUG-126865663  
Date                11/22/2010

**Name Change Endorsement**

Zurich    Dear Commissioner Bradford:

7045 College Blvd  
Overland Park, Kansas  
66211-1523  
Telephone: (913) 339-1697  
www.zurichna.com/zdu

On August 23, 2010, the Illinois Department of Insurance approved Kemper Investors Life Insurance Company's name change to Zurich American Life Insurance Company. On September 20, 2010 we completed the NAIC UCAA Corporate Amendment name change filing to notify all the other states where the company is licensed.

Toll Free: (800) 821-7803  
Fax: (913) 664-3611

We are submitting for Approval a name change endorsement so that we may notify our existing policy holders as soon as possible. We will use this endorsement for all form filings where we have in force business.

Ute.luedtke-ahrens@zurichna.com

Form number B15850KK will be used for all policy/contract holders with Individual and Group Life and Annuity contracts. All new business will be issued on forms under the new name.

Thank you for your consideration of our filing. Please do not hesitate to contact me should you have any questions.

Sincerely,  
Zurich

Ute Luedtke-Ahrens  
Product Development Consultant

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## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
10/18/2010	Form	NAME CHANGE ENDORSEMENT	12/22/2010	Endorsement 2010 10 06 KI Name Change (11-02- 2010).pdf (Superceded)



## Zurich American Life Insurance Company

1400 American Lane  
Schaumburg, IL 60196  
(877) 301-5376

### NAME CHANGE ENDORSEMENT

This endorsement is part of your life policy or annuity contract, and should be attached thereto. This policy or contract is amended to reflect that Kemper Investors Life Insurance Company, the insurance company that issued your policy or contract, has changed its name to:

#### **Zurich American Life Insurance Company**

This amendment does not change or alter any of the terms or provisions of your policy or contract. **Zurich American Life Insurance Company** will honor all its obligations under the policy or contract.

#### **ZURICH AMERICAN LIFE INSURANCE COMPANY**

A handwritten signature in black ink that reads 'David Dietz'.

President

A handwritten signature in black ink that reads 'Ali E. Rifai'.

Secretary